

ABSTRACT

The present invention provides a system, method and apparatus for direct point-of-service health care by a network provider. The system includes a network provider (204) that provides a health care plan, one or more medical service/good providers (206) that have joined the health care plan, one or more individuals (202) that are members of the health care plan and a discount price list (208) provided by the network provider (204) that regulates the
5 cost of services/goods provided to the members (202) by the medical service/good providers (206) such that the members pay the medical service/good providers (206) in-full directly (212) for any services/goods rendered based on the discount price list (208).